

B.

CHIP Verbatim Comments

(When a child or provider's name was mentioned, it was replaced with (name removed) to protect privacy)

Question #3

Has there been a time when you felt your child received fewer services than other patients? (If yes, please explain):

Because they said they accepted the CHIP program and they really didn't.

The only time I have ever been unhappy was @ birth. However, more likely a result of me being a medicaid patient.

Living in Winnett, we are limited geographically who we can see, unless we want to travel to Billings.

Dental care is overpriced in general and underfunded.

There are only certain dentist, very few.

Though Dr. (name removed) is a great dentist, his office staff makes us feel lesser because we use Chip or pay slow. Their policy is to put all Chip patients on designated pay and not let us know when check ups are due. They send notices to other type of customers of when 1 yr checkups are due, but not us.

Didn't cover a sports physical for son to be in sports.

Psychiatric services limited.

Well, he goes to school out-of-state so he never gets to use it.

My child is "tongue tied" and they seem to think it is unnecessary to treat.

Low selection of eyeglass frames.

Dental-no dentists here who see children.

Sometime only seeing a nurse-felt like they spent less time.

My son has a heart defect and for this year I was told by the specialist that at his 3rd birthday he'd get an echo to follow the defect and a chest x-ray but then it was decided not to do this as the VSD was smaller.

He's never very sick, so we didn't need t use it very often but when we did I was very thankful to have ins. coverage.

I.H.S. did not cover, and said she could not get services not covered by I.H.S.

At the beginning of June, (name removed) tried to go to see the dentist but couldn't.

He needs psychiatric help desperately and CHIP doesn't cover much in that area.

Question #20

If yes, where did they refer your child (marked other)?

Got an MRI to get checked out better.

1st care

Eye doctor

Other

Billings Clinic

Another doctor w/ in my child's doctor's practice.

Another pediatrician in the same office.

Pediatric Surgeon in Missoula & Gastroenterologist.

Another Dr in the same office.

We have never had to go anywhere else.

Walk in clinic.

Question #46

Do you have any additional comments, suggestions, etc?

The only question or problem we have had is with orthotics not being covered. If our son does not have his orthotics-his back and legs hurt-he is flatfooted. This is a necessity. Our son is 7 yrs. We are so very grateful for your services. God bless you!

I am just grateful to have health insurance for my children--Thank you.

I am so happy to be able to have this coverage for my daughter. Rates are so high and unaffordable that I don't know what we would do without CHIP. Thank you and everyone who is part of continuing this program!!

Thank you for this insurance!

MAXIMUS

I am very grateful for CHIP-it is great.

Your program has been a blessing to our family. We couldn't do without you since my husband disablement. The family thanks you so much for taking care of my child.

Over all I am real happy with everything.

The only part of CHIP that could be changed is the dental. My son's dentist says the CHIP paperwork is to time consuming. I pay out of pocket to see him because he is the best pediatric dentist there is.

Thank you ever so kindly for all you people do. All of you!!

(Name removed) needs her teeth fixed badly. We live in total poverty under \$10,000 a year.

The re-enrollment time, this time is when I am temporarily unemployed, so I am then referred to Medicaid, and qualify for a month on that program and then have to wait a month or so to get my child back on CHIPS and in that time hope that he stays healthy because he doesn't have medical coverage. This is a great program, I just have that small space of time that causes a little worry.

I am very happy my 2 children are able to have CHIPS. As a single mom, health care would be hard to pay. Thanks!

CHIP is very helpful-We are all very grateful to be enrolled.

We are completely satisfied. This insurance has been wonderful for my children since I have not been able to afford insurance for them. Thank you so much.

Could not be more satisfied with this program. You are providing a wonderful service to so many children. Thank you so much.

Thank you so much! Without this program, my son would not have had the care he needed in such a timely manner. The providers were wonderful. My son has a pretty serious problem with one of his eyes and we never could have afforded the necessary care, now his condition is being treated and his vision might be corrected in as little as 2 years! Thank You!

CHIP has been a great help to our family and as a parent I would help out in anyway to keep CHIP going. Thanks.

Thank you!

MAXIMUS

Make sure the provider handbook is up-to-date. I contacted some providers that didn't accept the CHIP Program anymore.

I am very grateful to have this insurance. When I am no longer in the program I will support it to make sure all children get care when needed and medical care to prevent problems in the future.

Thank you for this program!

We are very grateful to the CHIP program. (Name removed) had dental work done in the hospital. It would have been a costly burden for us to bear. Having Chip relieved that burden. Thank you very much! We appreciate you.

I am very pleased with Chip-I have never had a problem with Chip. I thank God that my family has Chip. Everyone has been very nice to deal with-I'm very satisfied!!

I tried getting my son into a dentist. No one will take new Chip patients & I was told he only needed to be seen if there was a problem? Can you help?

I have been very pleased with the Chip program. I could not provide healthcare if not for this program being a single parent. I have two happy healthy boys who enjoy sports and I enjoy the fact that healthcare is not a consuming issue. Thank you again for your services.

Quite often providers send the bills since his card has a Blue Cross logo on it.

I was wondering why my children can't stay on CHIP if we qualify for Medicaid- They receive more options with CHIP and I like the quality of service I receive. CHIP seems to be causing less of complex to people's image as Medicaid does.

The CHIP program has been wonderful in fact that my son has a few moles removed and tested. They came back fine but I knew if they were not, I had the insurance to help out without it, it would have been a financial nightmare. Thank you.

Thank you for providing my children with insurance. (Name removed) spent 3 days in a hospital, several tests, and antibiotics for a serious infection. Thank you.

Thank you for this incredible insurance!! We don't know what we'd do without it. It is an awesome blessing!

I am truly pleased and grateful for the CHIP program. It has allowed me to stay home with them through the important first years. Kudos to the CHIP program!

Thanks for the CHIP program. I have such peace of mind knowing I can take my child to the Dr when she's sick without worrying how I'm going to pay for it. As a result, my children get better care and are very healthy.

MAXIMUS

Thank you, so very much for this insurance/service. Without it, our family would not be able to have any medical or dental care. We so very much appreciate this benefit.

CHIP has helped my child receive care we would never be able to afford. I think it is wonderful. Thank you so much!

I'm so happy with the CHIP program. I take my 2 children both to the Dr and dentist. I want them to be safe and healthy. I'm so glad they have helped us.

I was disappointed when I inquired about Menneongococcox vaccine that CHIP will not pay for it since they are recommending it for college age kids, as my daughter will be going to college fall of 2003.

My daughter is in need of dental oral surgery that I cannot afford due to my disability from medical treatment. Her oral surgery should be done this month (June 2003) to extract all 4 wisdom teeth.

Great program!! Could use a few more dentists and eye doctors on the program. Thanks.

I'm so thankful to have this, it really makes it easier to get medical attention when needed.

My only wish is that the CHIP program would allow more money for the dental part of the service. I had to pay \$250.00 last time over and above the CHIP coverage and he is still getting work done.

Thank you for everything!

Why do you need to know about the parent if he/she isn't on the program? (specific school/age)

None- we are very happy with program.

The medical part of blue chip is great! I am so thankful for it. However, the dental part awful! I had to jump through hoops to even get a dentist to except my child. The amount allowed for expenses is so low my child used that up after the 2nd visit. The dental offices will not take payments so once our dental money is gone, we have to pay 100% of the visit at the time of the visit. A cleaning alone is over \$100 not to mention fillings and such. It is very hard to keep up on my child's dental care, I feel the dental part of Blue Chip really does need to change a bit. Thank You.

Need more dentists involved!

MAXIMUS

Thank you for allowing our naturopath to be a preferred provider. My children have food allergies and she has the most knowledge of allergies of any doctor we have ever seen!! She's great!

Very thankful for CHIP. Thank you for this program.

Chip is a superb program, I don't know what we would if we weren't able to use it. If I have questions, I call or look at books and both tell me all I need to know. I thank God and the people of Chip, it is a wonderful benefit for my child and I!!

CHIP is a very necessary program. I am a college graduate and work full-time and a single parent. My wages are not enough to cover other insurances and our children and their health is, or should be our number one priority. Thank you ever so much.

CHIP has been a great program! We sure hope we can continue to us it!

We appreciate your services, it makes it possible to get the Medicaid care our children need. Thank you.

I believe we have been covered through the CHIP program for 3 years now, and our coverage is now ending 6/30/03. BCBSMT's CHIP Program has truly been a great blessing to our children and we are grateful to have had it's coverage for as long as we did. They received top-notch health and dental and vision care because of the CHIP coverage. Thank you so much!

CHIP is a wonderful insurance program for my children. I am very thankful for this program.

I wish you would cover braces. My son (11 yrs old) needs them and we just can't afford them.

I think the Blue Chip program is wonderful! There is no way my children would have medical benefits without it. It is such a relief to know I can take them to the doctor or dentist when needed. Thank you!!

I really think you should look into the (name removed) discrimination of lower income patients. His staff seems to treat children with lower economic status, differently. Can't make an appointment just any day, only takes up to 5 years old and doesn't send reminders automatically to renew appointments for yearly check ups. I've talked with others who have had the same situation.

I think CHIP should pay for the fluoride drops/vitamins.

I am very pleased with the CHIP program and my children would not have insurance otherwise. I will be using the dental and eye programs soon. I'm very much appreciated for this program and would be very concerned if my children's health if not enrolled.

MAXIMUS

We have been very pleased with the program. Only once have we encountered a Doctor who was not very professional. Our regular doctors, dentists, and opt. have been wonderful about CHIP.

Would like to see more providers in all areas of health in Bozeman!! I'm so very grateful for this program-my son broke his arm and CHIP saved us! Thank you!

Chip is a great program, it puts my mind at ease knowing that I can provide with the health services he needs. Thank you

Think sports physical should be included in the CHIPS plan and the dental amount should be raised a lot-the amount now gets used up just on the first visit and x rays alone!

We really appreciate the help under the circumstances due to loss of my husband's job and the lack of insurance at my job. It was a God send. Thank you very much.

Pregnancy & birth Chip would be great at some point.

CHIP is a wonderful program! I really appreciate all you have done! GREAT program!! I would like to see chiropractic care covered, otherwise-Great!! Thank you!!

I feel Chip is a wonderful, excellent program and without it my two sons (16 & 18 on June 6) would not have health care, as my husband is a retired school teacher and I am a housewife. Also, I am so thankful the age limit is still 19. Thank you!!

I have my daughter on Chip because I currently go to college full-time and can't afford insurance. I greatly appreciate this assistance & everyone involved with it! Without Chip, I could not continue to have my daughter's congenital hip-displasia process get checked. Thank you!

Thank you for providing my son with free health care. It means the world to me. However it is hard for us working middle class families to afford private health care. The income limit should be raised by at least 20% if possible.

I am very thankful for the Chip program. It has been very wonderful for our children. Thank you!

My child has been in excellent health, all his shots are up to date. He will be going in for a dental checkup soon. I thank you for your excellent insurance, luckily I haven't had to use it that much. Thank you very much.

I've been pretty lucky and my son hasn't had to go to the Doctor too often but when he has had to - I've been very pleased with the program.

MAXIMUS

Chip is a great program for children of MT - I'm very grateful to have my children enrolled in Chip.

I think Chip is a very good program. And has helped our family a lot.

The providers guide usually has erroneous information. Chips is overall a most wonderful program.

Need to review applications for reenrollment for Chip a little bit better. As of today she will not be on Chip. She is still eligible if my income is reexamined. I have mailed new papers.

You need more CHIP providers in Rural Areas.

Thanks Chip!

Wish they could continue to stay on Chips until age 18.

I Love Blue Chip!!

CHIP is a great program. My child is diabetic and it is nearly impossible to find insurance for her. Unfortunately, I earn too much to participate in CHIP. It would be helpful if CHIP could bill deductibles and premiums so moderate family incomes could participate also.

This is a great program. Keep up the good work.

Would love to see chiropractic care.

I like the program.

I truly appreciate the CHIP program. It is the only possible way that healthcare would be affordable for my children. I am grateful for all the effort that is made to have it available to families that work and try hard to make ends meet.

Only problem for (name removed) is should he need dental treatment nearest is Missoula - 150 miles away.

Thank you for providing CHIP to our family. Recently, my daughter suffered a bad case of UTI, without stressing about the financial aspect of her treatment, we were able to focus completely on her health and recommendations of care.

Thank you so much. Montana Chips has been an absolute life saver.

We have been very satisfied with CHIP. My only concern is what we are going to do when we no longer qualify. Our child this last year was diagnosed with Celiac sprue so he now has a "preexisting condition" We may not be able to get insurance for him.

MAXIMUS

Thank you for all the help you give lower income families. We really appreciate it. Thank you.

We actually saw the child psychologist more than the primary care giver. My son is ADHD and Depressive and needs medical checks at least every 3 months. We travel 220 miles one way. Gas reimbursement would help.

The CHIP Program is very much needed and appreciated. This program has provided us with a "Safety net" during these difficult economic times. Thank you.

It is so great to have this program available! It was so scary not having my children insured and now that is one thing I don't have to worry about. Everything has been great and I have had no problem using the insurance anywhere. Thank you for offering such a wonderful program for those who can't afford medical insurance for the whole family.

The dental program needs some work. Adding providers and additional funds. The individual allotment does not allow for enough for fillings or extractions. This would better serve someone if more than one tooth needed filled.

I would like my son on Chips-he was restricted last year because of his age-he is now 5.

Everything is going well with our Chip insurance.

Just very happy to have our child covered! Thank you!

Your insurance has been a Godsend to us (especially with six children.) And we are totally happy w/ the professionalism and attitude of the Chip office and employees. We feel very fortunate to be able to have this insurance! Thank you much. I recommend you to anyone I know that I feel would benefit.

I was really pleased with the care and surgery that my son had in April. We would not been able to get it taken care of with our your help! Thank you.

CHIP has been a tremendous blessing to us. Thank you!

I was surprised to find that CHIP doesn't cover ambulance services.

CHIP was a great help. When we signed up, we didn't realize that our daughter had a serious problem with her legs and having insurance helped tremendously in paying for the 3 surgeries required to rectify the problems.

We had a claim delayed because CHIP thought it could be worker's comp injury. When I explained that my son was 3 years old they realized it was ridiculous. It was probably the hospital that used a wrong code, but some common sense needs to be exercised in a matter like this.

MAXIMUS

My son goes to school in Salem, OR. He has never had the opportunity to use Blue Chip. Can he use it out-of-state? Can this pay for his glasses out-of -state? Please send answers.

If there wasn't a CHIP program, my daughter would not have any health insurance. I could not afford to pay for her health insurance through work. Thank you so much!!

Chip has been a great help to my family in taking care of my daughters' health.

Noticed a dark spot on my daughters tooth so I took her to the dentist. He looked at it, it was a cavity, and asked my to bring her back in 3 months. I took her back in 3 months. He looked at it said it was a cavity, asked me to bring her back in 3 months. It seems to me if he knows it's a cavity, it should be fixed right away instead of letting it get bigger or requiring a root canal. I feel all he wants is the insurance money without providing the care. We were shuffled into his office, he spent maybe 2 minutes with her, and we were shuffled back out both times we were there.

I have read some of the materials you have sent out. I find the newsletters most helpful to me because they are short and to the point, and refresh my memory. I'm not one to really sit and read a handbook. I don't really remember if I read it or not. I wish you covered orthodontists.

The dental plan is confusing and not very comprehensive, it seems.

Thank you for this program- my children would not have received their much needed medical and emergency care without it.

We love the CHIP program and can't begin to tell you what a great feeling it is to be able to take our kids in for the check-ups they need. We are so grateful. We couldn't afford health coverage without you! Thanks a ton and keep up the good work!

I have found that it is very difficult to schedule dental appointments for my child. There are only a couple of dentists in Billings that accept CHIP and they only accept a certain number of patients but want to put us on a waiting list.

I feel very lucky to have had CHIP for my child. I didn't see how I would get insurance when my gross income was \$9000. But I now have a new job and I will be able to enroll my child this month (June) and he will be eligible for insurance in July. Thanks! You are great!!

I think Blue Chip is great. With me being a single mother it has helped me out a lot. I want to thank you for being there to help me get the care my child needs.

We tried using one of the preferred dentists, but he was very rough on both of my children. As a result, we now use a dentist not on the list and must pay for it out of our

MAXIMUS

own pocket. It might be good for you to check on the dentists on your list and let enrollees know which one are not good with children.

CHIP is a God send to our family. Thanks to all who are responsible for its success!!

We had regular insurance when we first got a dentist for our son. Since having to get Blue Chip I have noticed a difference in the Dentists availability. He spends less time with us now during appointments.

My child has not had to go to the Dr. yet since getting CHIP. But is due very soon.

Thanks for this wonderful service. If not for Chips my children would not have health insurance. THANKS!!!

I appreciate everything this program has done for my family. Without you my kids would have fallen through the cracks.

I would like to see more dental help. And I would like to be able to go to a dentist that I choose.

Keep up the great work! With out this program as a single mom I would not be able to provide my child with such great health coverage. Thank you, it is greatly appreciated.

If it weren't for Chips, I would not have insurance for (name removed)- Thank You!

We can not use our CHIP health insurance at the Trinity Regional eye care in Williston ND. Is there some way to get that changed as that is where the family eye Dr is.

Thank you for Chip! You have helped me keep my children healthy.

I find the program very helpful, the only problem I've had is selecting eyewear for my child. The choices are few for frames and a lot of place didn't except chip.

My daughter's health has been perfect that last 6 months, other than nightly fevers which were better by morning time. Could you send me another set of books mentioned in question 35 & 36. Thank you.

Having CHIP for the kids is a god send. It gives me peace of mind when it comes to their h health care. Thank You

Thank you for having CHIP available. We are very grateful as we can't afford the escalating health care costs!

Would like to see more dental care available - especially orthodontic care - that would be great!

MAXIMUS

I myself never knew CHIP covered eye exams! Well you all have a good program going, and I am thankful that our son qualified for your program.

You have done a great job. Thank you.

We do not like the nurse practitioner at (name removed) but do like (name removed).
Thanks.

Thank you for providing my child with CHIPS. Otherwise, my child would not be insured. We have had good service and treatment with the CHIP program.

CHIP has been a blessing during some financially challenging times for my family. I am grateful!

I am very happy with CHIP program. Customer service is very helpful and considerate. My questions are always answered. My child would not have any insurance if not for the program.

Would like to see braces and chiropractor, and ambulances covered.

Thank you so much for being there when we needed you. I pray Montana will always give you the support you need. There's nothing scarier than not being able to take your child to the doctor when needed.

Very glad this program exists to help all of those who fall in the "middle" or outside those income brackets. Please do all you can to keep it going.

I have a 6 year old wearing glasses. He plays very hard. I wish we could have better quality glasses that don't break so easily.

Our son, due to premature birth, sees a hearing and shunt specialist. I wish they were involved in CHIPS. They're expensive! Otherwise, especially w/prescriptions, we really appreciate CHIPS!

I have always had no problems w/ providers when using the Chip Program. The only problem I can remember was the long waiting list to get them reenrolled last time.

CHIP is a very good program and we are happy to have it.

I wish you had insurance for us parents.

We appreciate the Chips program we are finishing college and this is the only medical coverage we have at this time.

I sure hope that our ability to have kids enrolled is not taken away because of age...when they are still in school.

MAXIMUS

Thank you CHIPs for everything you have done for my family and I. I would not be able to provide the medication my son Cody needs on a daily basis if it weren't for your services. Thank you.

We are so thankful for this insurance for our son.

This program has been great I wouldn't know what to do without it. Thanks

I just realized that prescriptions are covered! I can't thank you enough for these services. Our children have benefited greatly!

Thank you very much.

I think this is a good program! Just want to say Thank - you!

Dental care is extremely difficult to get appointments for.

We are very grateful the CHIP program exists. It has helped us climb out of a financial hole that medical expenses originally put us in. Thank you!!

CHIP is great!! I don't know what I would do without it. Thank you CHIP!!

The CHIP program has been a great help for getting my daughters care that we would otherwise have problems with. I believe it is a vital service for this state and community. It should be funded continually.

CHIP has been a life saver for my 2 children I would be in the collection for unpaid balances. A wonderful program! Just thank you again for being there for our families health. Now we need something for single parents to be able to keep their health up too.

This is a wonderful program and Thank You!!

I feel that CHIP is a great program. If it wasn't for the CHIP program I wouldn't have insurance for my children. I just wish that it went for young adults too, like my nineteen year old. Insurance is so high to afford anymore. I feel that the CHIP program helps not only me, but other needy people with children.

I didn't feel it to be important to specify my son's race-God loves us all!

I feel this program is very wonderful. I work in a Dr's office and know several people on the program who get the help they need when in other areas may not.

Blue Chip was a life saver for (name removed). (name removed) had a bad tooth, with your help (name removed) tooth was saved. (name removed) from Chinook was very good.

MAXIMUS

I was a little confused as to why they wouldn't pay for the full hospital stay for (name removed).

I'm completely satisfied with CHIP and happy it exists for the children of Montana. It's a great program! I'm very appreciative. Thank you!

Thank you for this service, my son would not be able to see an orthodontist if I was paying for all of his Mental Health care and the prescriptions he needs to help him focus.

I am very satisfied with CHIP and its services and employees. They have always been very helpful and understanding. Thank You!

Why does CHIP pay for birthcontrol? That is the most expensive thing a girl has to pay for. It's \$100 for 3 shots of the Depo Shot.

Chip has been an incredible blessing to our family!!! I can not imagine what we would do without it, as my husband's insurance premium for the children has gone from \$100 to \$500 per mo. Deductible from \$100 to \$1000. Thank You!!

Thank you for this great program. I wish there was health care for (name removed) parents like this as we are missionaries-to-be and are love on finances.

I am satisfied with CHIP, just having problems with I.H.S.

I currently do not use a CHIP dental provider. I would like more incentive for Health care practitioners to accept this program. We are very satisfied with the program,

My wife passed away in early November and this has left us at a loss. She took care of all our daughter's health care needs. I am slowly but surely getting the hang of things.

Chips has helped us a lot, but I think that the dental part of it could be a little higher because dentists are so expensive that it does not cover much, like wisdom teeth. We can't even afford to have that done. Otherwise the program is great.

CHIP has been wonderful-a sense of security for my child. I only wish CHIP had some benefits for Orthodontic care. Both my children need it and with the huge expense I am unable to provide it for them (at this time).

I do not know what I would do about my child's health care needs if I did not have CHIP. I'm happy to hear that the CHIP program now has funding in place. Thank you

I think Blue CHIP is the greatest program ever and I'm constantly referring people. If I didn't have this, my husband and I would be medically in debt.

MAXIMUS

Possibly make payment to non-chip dentists in the amount you would have paid Chip dentist. This way you can pick any dentist and the patient can pay the balance after insurance payment instead of the full balance.

I think this is an excellent program for the unfortunate families that do not have health insurance.

I am very grateful that my child can be insured, because he wouldn't be if it wasn't for CHIP. It makes a big difference in our sense of well-being.

There are many adults in desperate need of some kind of basic health coverage-and I am one of them. A Chip program for adults in need would be a great help. Many low income adults suffer every day because they have no way to pay for needed health care.